

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: SCHWEINLER, JUDITH

§ Case No. 15-80547

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

JAMES E. STEVENS, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: \$157,508.00
(without deducting any secured claims)

Assets Exempt: \$37,358.00

Total Distribution to Claimants: \$2,519.00

Claims Discharged

Without Payment: \$38,425.39

Total Expenses of Administration: \$3,081.00

3) Total gross receipts of \$ 5,600.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$5,600.00 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$162,251.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	3,081.00	3,081.00	3,081.00
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	41,080.00	19,405.39	19,405.39	2,519.00
TOTAL DISBURSEMENTS	\$203,331.00	\$22,486.39	\$22,486.39	\$5,600.00

4) This case was originally filed under Chapter 7 on February 28, 2015.
The case was pending for 20 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 11/07/2016 By: /s/JAMES E. STEVENS
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
Mass Mutual Whole Life Insurance	1129-000	700.00
2014 state and federal tax refund	1124-000	1,400.00
2010 Hyundai Santa Fe with 65,000 miles	1129-000	3,500.00
TOTAL GROSS RECEIPTS		\$5,600.00

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	None		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NOTFILED	2 Green TREE Servicing L	4110-000	157,061.00	N/A	N/A	0.00
NOTFILED	1 BK OF AMER	4110-000	3,972.00	N/A	N/A	0.00
NOTFILED	3 Winding Creek Townhome Assoc Bankruptcy Dept	4110-000	1,218.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS			\$162,251.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
JAMES E. STEVENS	2100-000	N/A	1,310.00	1,310.00	1,310.00
Barrick, Switzer, Long, Balsley & Van Evera	3110-000	N/A	1,691.00	1,691.00	1,691.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
Rabobank, N.A.	2600-000	N/A	10.00	10.00	10.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	\$3,081.00	\$3,081.00	\$3,081.00

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
None					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	\$0.00	\$0.00	\$0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
None						
TOTAL PRIORITY UNSECURED CLAIMS			\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
1	Credit First NA	7100-000	1,601.00	1,600.72	1,600.72	207.79
2	Navient Solutions Inc	7100-000	12,058.00	11,989.41	11,989.41	1,556.33
3	Cavalry SPV I, LLC	7100-000	3,647.00	3,647.04	3,647.04	473.42
4	Portfolio Recovery Associates, LLC	7100-000	603.00	603.47	603.47	78.34
5	Jefferson Capital Systems LLC	7100-000	355.00	354.89	354.89	46.07
6	Capital One, N.A.	7100-000	1,277.00	1,209.86	1,209.86	157.05
NOTFILED	13 HSBC BANK Nevada/Cavalry Spy I LLC	7100-000	3,647.00	N/A	N/A	0.00
NOTFILED	8 Chase BP PRVT LBL	7100-000	194.00	N/A	N/A	0.00
NOTFILED	9 Comcast	7100-000	191.00	N/A	N/A	0.00
NOTFILED	14 Kohls/Capone	7100-000	1,209.00	N/A	N/A	0.00
NOTFILED	7 Capital One Bank Bankruptcy Department	7100-000	2,078.00	N/A	N/A	0.00
NOTFILED	18 Sears/CBNA	7100-000	1,911.00	N/A	N/A	0.00
NOTFILED	19 SynCB/CARE CREDIT	7100-000	0.00	N/A	N/A	0.00
NOTFILED	16 Mcysdnb	7100-000	533.00	N/A	N/A	0.00
NOTFILED	20 SynCB/HOME SHOPPING	7100-000	0.00	N/A	N/A	0.00
NOTFILED	15 Macys American Express	7100-000	2,501.00	N/A	N/A	0.00
NOTFILED	2 BK OF AMER	7100-000	0.00	N/A	N/A	0.00
NOTFILED	1 Amexdsnb	7100-000	2,500.00	N/A	N/A	0.00
NOTFILED	4 BK OF AMER	7100-000	4,783.00	N/A	N/A	0.00
NOTFILED	3 BK OF AMER	7100-000	1,992.00	N/A	N/A	0.00
NOTFILED	5 CAP1/Carsn	7100-000	0.00	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS			\$41,080.00	\$19,405.39	\$19,405.39	\$2,519.00

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-80547

Trustee: (330420) JAMES E. STEVENS

Case Name: SCHWEINLER, JUDITH

Filed (f) or Converted (c): 02/28/15 (f)

§341(a) Meeting Date: 04/02/15

Period Ending: 11/07/16

Claims Bar Date: 07/23/15

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property Abandoned OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 1 Clara Ct Algonquin, IL 60102	140,000.00	0.00		0.00	FA
2 Baxter Credit Union checking account	0.00	0.00		0.00	FA
3 checking account with Meadows Credit Union	Unknown	0.00		0.00	FA
4 Savings account with Baxter Credit Union	0.00	0.00		0.00	FA
5 Meadows Credit Union savings account	3.00	0.00		0.00	FA
6 Baxter Credit Union savings account	5.00	0.00		0.00	FA
7 Meadows Credit Union checking account	200.00	0.00		0.00	FA
8 Used household goods; TV, DVD player, TV stand,	1,000.00	0.00		0.00	FA
9 Books, CD's, DVD's, Tapes/Records, Family Pictur	200.00	0.00		0.00	FA
10 Necessary wearing apparel.	50.00	0.00		0.00	FA
11 Earrings, watch, costume jewelry	50.00	0.00		0.00	FA
12 Mass Mutual Whole Life Insurance See Order to Sell Assets entered September 16, 2015.	1,363.00	1,363.00		700.00	FA
13 Pension w/ Employer/Former Employer - 100% Exemp	16,000.00	0.00		0.00	FA
14 2014 state and federal tax refund See Order to Sell Assets entered September 16, 2015.	1,700.00	1,700.00		1,400.00	FA
15 2010 Hyundai Santa Fe with 65,000 miles See Order to Sell Assets entered September 16, 2015.	10,000.00	4,100.00		3,500.00	FA
16 Family Pets/Animals: 1 dog, 1 cat	0.00	0.00		0.00	FA
16 Assets Totals (Excluding unknown values)	\$170,571.00	\$7,163.00		\$5,600.00	\$0.00

Major Activities Affecting Case Closing:

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 15-80547

Case Name: SCHWEINLER, JUDITH

Period Ending: 11/07/16

Trustee: (330420) JAMES E. STEVENS

Filed (f) or Converted (c): 02/28/15 (f)

§341(a) Meeting Date: 04/02/15

Claims Bar Date: 07/23/15

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=§554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): December 31, 2016

Current Projected Date Of Final Report (TFR): April 25, 2016 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 15-80547
Case Name: SCHWEINLER, JUDITH

Trustee: JAMES E. STEVENS (330420)
Bank Name: Rabobank, N.A.
Account: *****4166 - Checking Account
Blanket Bond: \$6,620,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***9573

Period Ending: 11/07/16

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
08/24/15		Judith Schweinler	Bankruptcy Estate's interest in non-exempt assets		4,900.00		4,900.00
	{14}		1,400.00	1124-000			4,900.00
	{15}		3,500.00	1129-000			4,900.00
08/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,890.00
09/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,880.00
10/01/15	{12}	Judith Schweinler	Monthly installment payment pursuant to Order to Sell Assets entered September 16, 2015	1129-000	100.00		4,980.00
10/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	4,970.00
11/02/15	{12}	Judith Schweinler	Monthly installment payment pursuant to Order to Sell Assets entered September 16, 2015	1129-000	100.00		5,070.00
11/30/15	{12}	Judith Schweinler	non-exempt assets	1129-000	100.00		5,170.00
11/30/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,160.00
12/31/15		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,150.00
01/05/16	{12}	BCU/Judith Schweinler	Monthly installment - non exempt assets	1129-000	100.00		5,250.00
01/29/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,240.00
02/02/16	{12}	Judith Schweinler	monthly installment - non exempt assets	1129-000	100.00		5,340.00
03/01/16	{12}	Judith Schweinler	monthly payment - non exempt assets	1129-000	100.00		5,440.00
03/01/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,430.00
03/31/16		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		10.00	5,420.00
04/05/16	{12}	Judith Schweinler	monthly payment non exempt assets	1129-000	100.00		5,520.00
06/23/16	101	Barrick, Switzer, Long, Balsley & Van Evera	Dividend paid 100.00% on \$1,691.00, Attorney for Trustee Fees (Trustee Firm); Reference:	3110-000		1,691.00	3,829.00
06/23/16	102	JAMES E. STEVENS	Dividend paid 100.00% on \$1,310.00, Trustee Compensation; Reference:	2100-000		1,310.00	2,519.00
06/23/16	103	Credit First NA	Dividend paid 12.98% on \$1,600.72; Claim# 1; Filed: \$1,600.72; Reference:	7100-000		207.79	2,311.21
06/23/16	104	Navient Solutions Inc	Dividend paid 12.98% on \$11,989.41; Claim# 2; Filed: \$11,989.41; Reference:	7100-000		1,556.33	754.88
06/23/16	105	Cavalry SPV I, LLC	Dividend paid 12.98% on \$3,647.04; Claim# 3; Filed: \$3,647.04; Reference:	7100-000		473.42	281.46
06/23/16	106	Portfolio Recovery Associates, LLC	Dividend paid 12.98% on \$603.47; Claim# 4; Filed: \$603.47; Reference:	7100-000		78.34	203.12
06/23/16	107	Jefferson Capital Systems LLC	Dividend paid 12.98% on \$354.89; Claim# 5; Filed: \$354.89; Reference:	7100-000		46.07	157.05
06/23/16	108	Capital One, N.A.	Dividend paid 12.98% on \$1,209.86; Claim# 6; Filed: \$1,209.86; Reference:	7100-000		157.05	0.00

Subtotals : \$5,600.00 \$5,600.00

Form 2

Cash Receipts And Disbursements Record

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Blanket Bond: \$6,620,000.00 (per case limit)
Separate Bond: N/A

Taxpayer ID #: **-***9573
Period Ending: 11/07/16

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					5,600.00	5,600.00	\$0.00
Less: Bank Transfers					0.00	0.00	
Subtotal					5,600.00	5,600.00	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$5,600.00	\$5,600.00	
TOTAL - ALL ACCOUNTS					Net Receipts	Net Disbursements	Account Balances
Checking # *****4166					5,600.00	5,600.00	0.00
					\$5,600.00	\$5,600.00	\$0.00